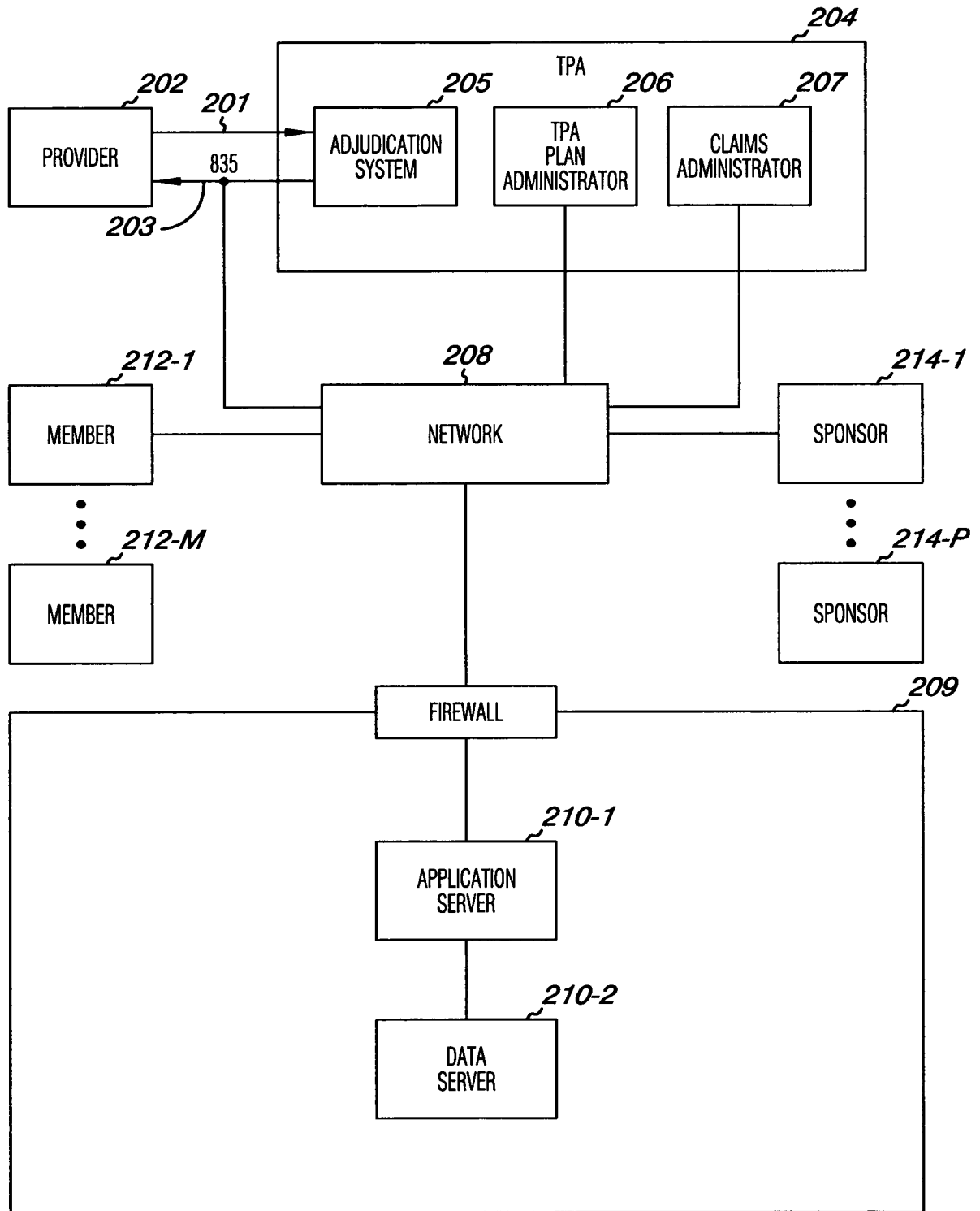


Fig. 1

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*Fig. 2*

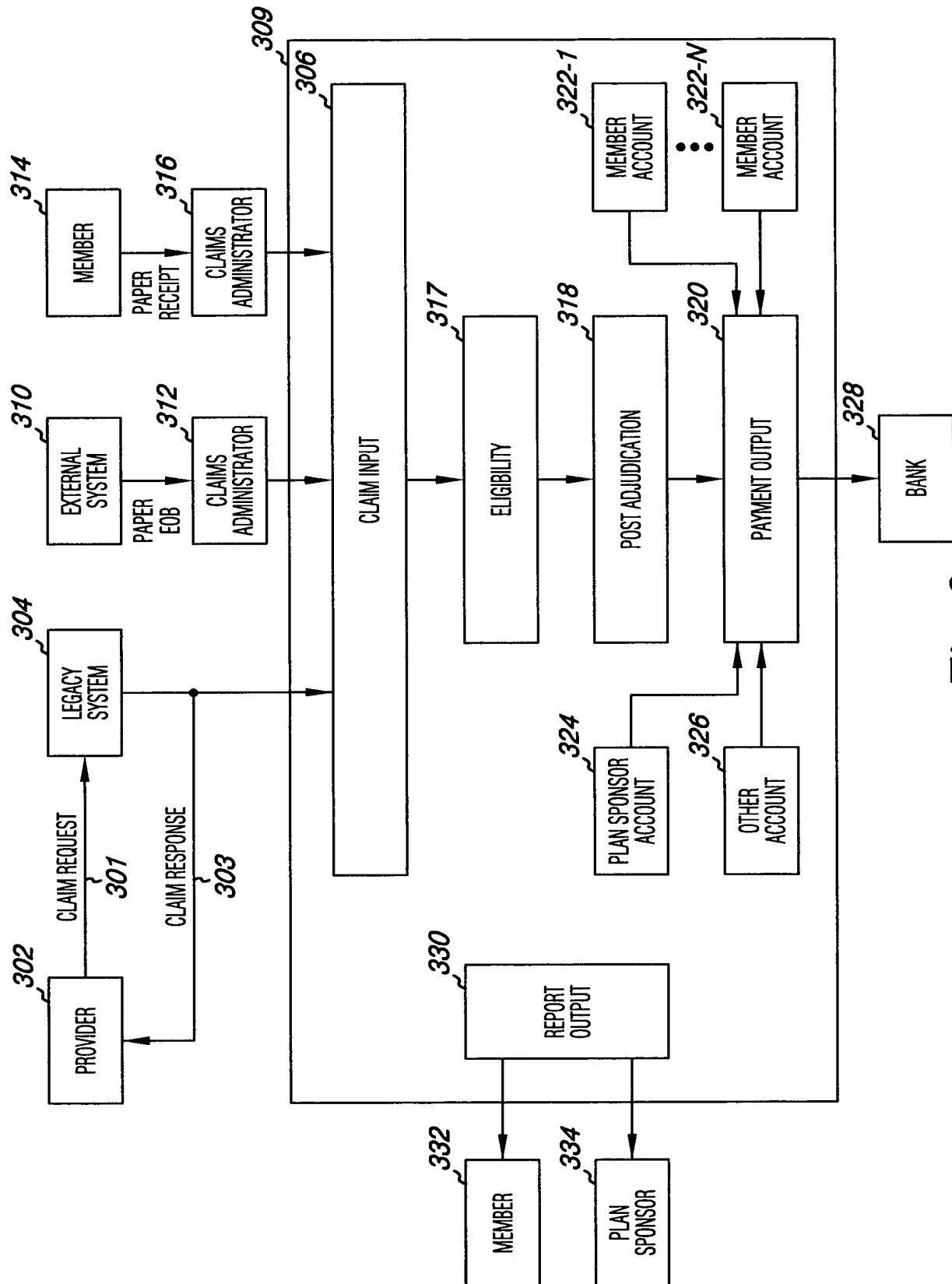
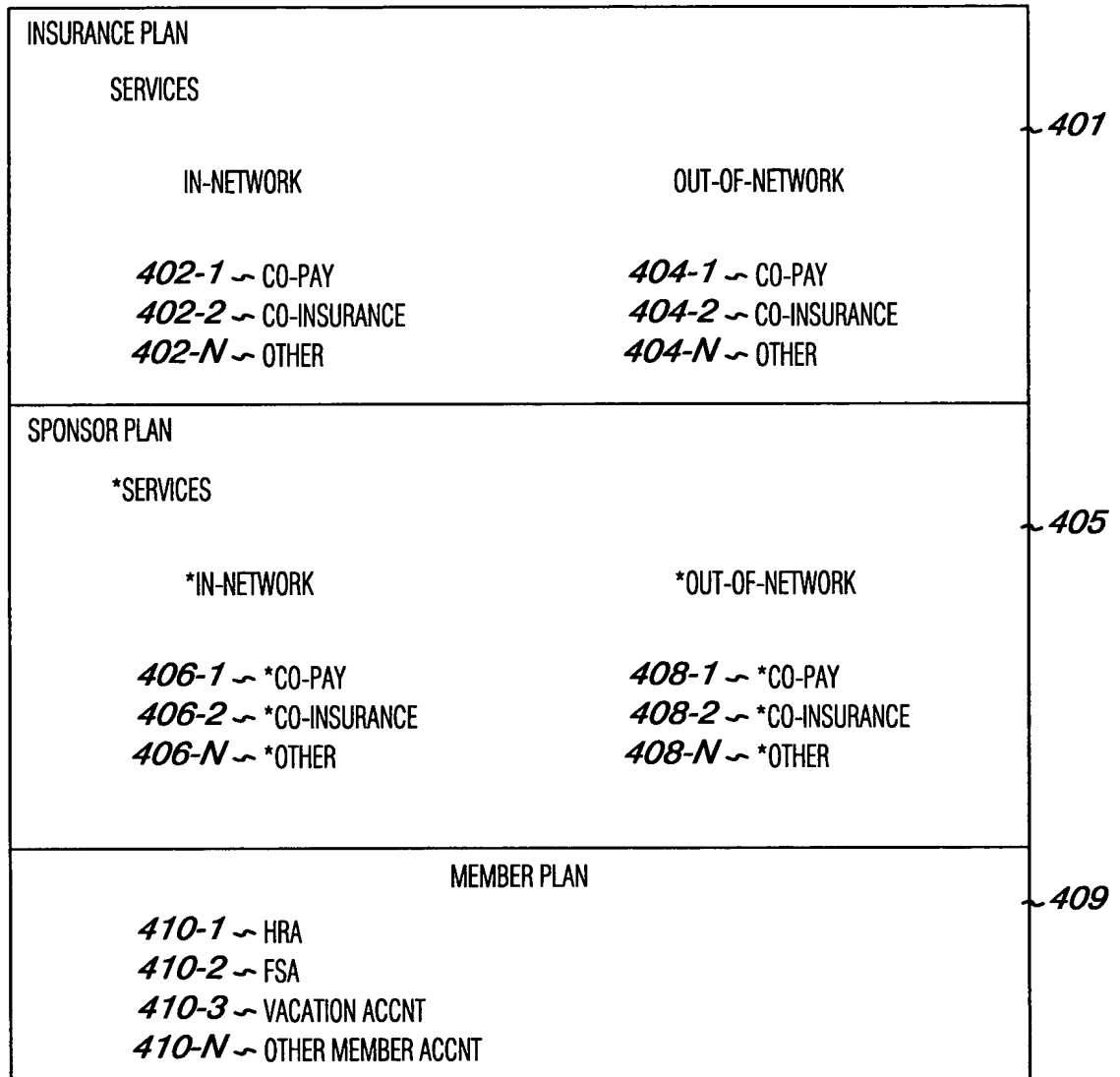
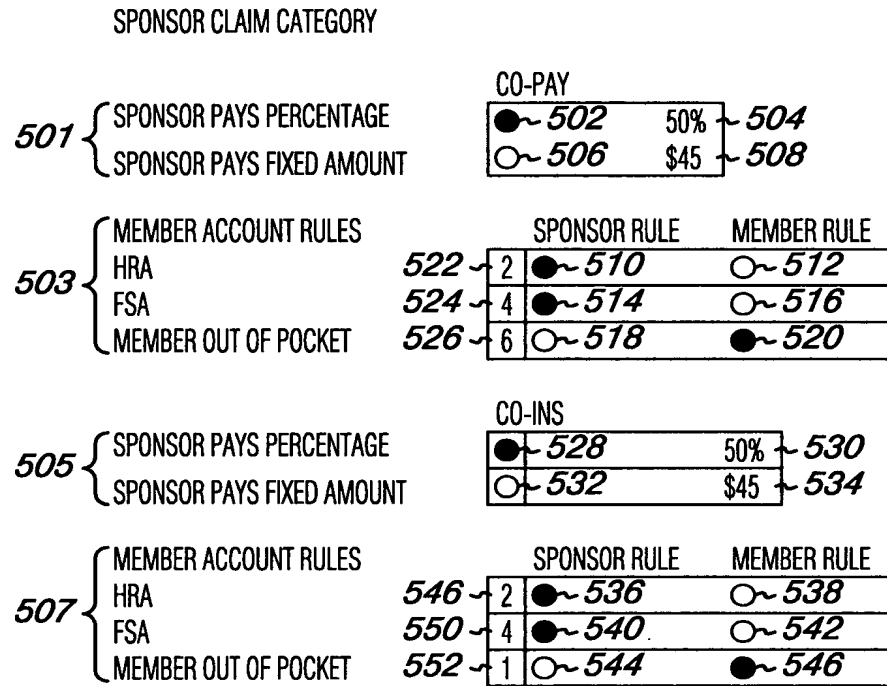


Fig. 3



*Fig. 4*



*Fig. 5*

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601-1		601-N		699	
INSURANCE CATEGORY		IN NETWORK		OUT OF NETWORK	
INSURANCE RULES		INSURANCE (AFTER CO-PAY)		INSURANCE (AFTER CO-PAY)	
CARRIER PERCENT AFTER CO-PAY		80% ~ 602		50% ~ 604	
CO-PAY		\$15 ~ 606		\$40 ~ 608	
AFTER DEDUCTIBLE		NO ~ 610		YES ~ 612	
MAXIMUM OUT OF POCKET PAYMENT		\$5,000 ~ 614			
SPONSOR RULES					
601 { SPONSOR PAYS PERCENTAGE		CO-PAY		CO-PAY	
		SPONSOR PAYS FIXED AMOUNT			
603 { MEMBER ACCOUNT RULES		SPONSOR RULE		MEMBER RULE	
HR.		643 ~ 2		646 ~ 2	
FSA		644 ~ 4		647 ~ 4	
MEMBER OUT OF POCKET		645 ~ 6		648 ~ 6	
605 { SPONSOR PAYS PERCENTAGE		CO-INS		CO-INS	
		SPONSOR PAYS FIXED AMOUNT			
607 { MEMBER ACCOUNT RULES		SPONSOR RULE		MEMBER RULE	
HRA		683 ~ 2		686 ~ 0	
FSA		684 ~ 4		687 ~ 0	
MEMBER OUT OF POCKET		685 ~ 0		688 ~ 6	

Fig. 6

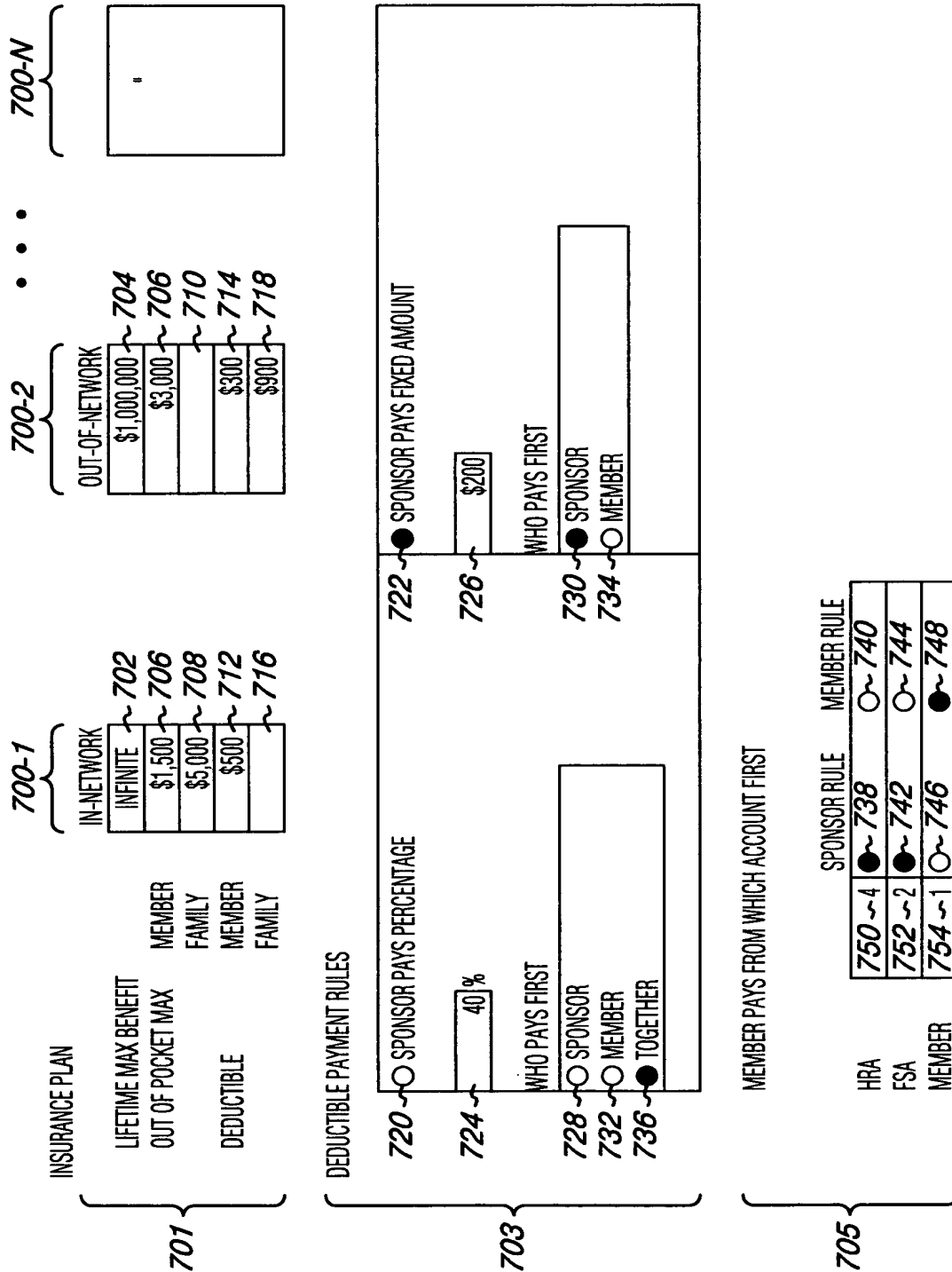


Fig. 7

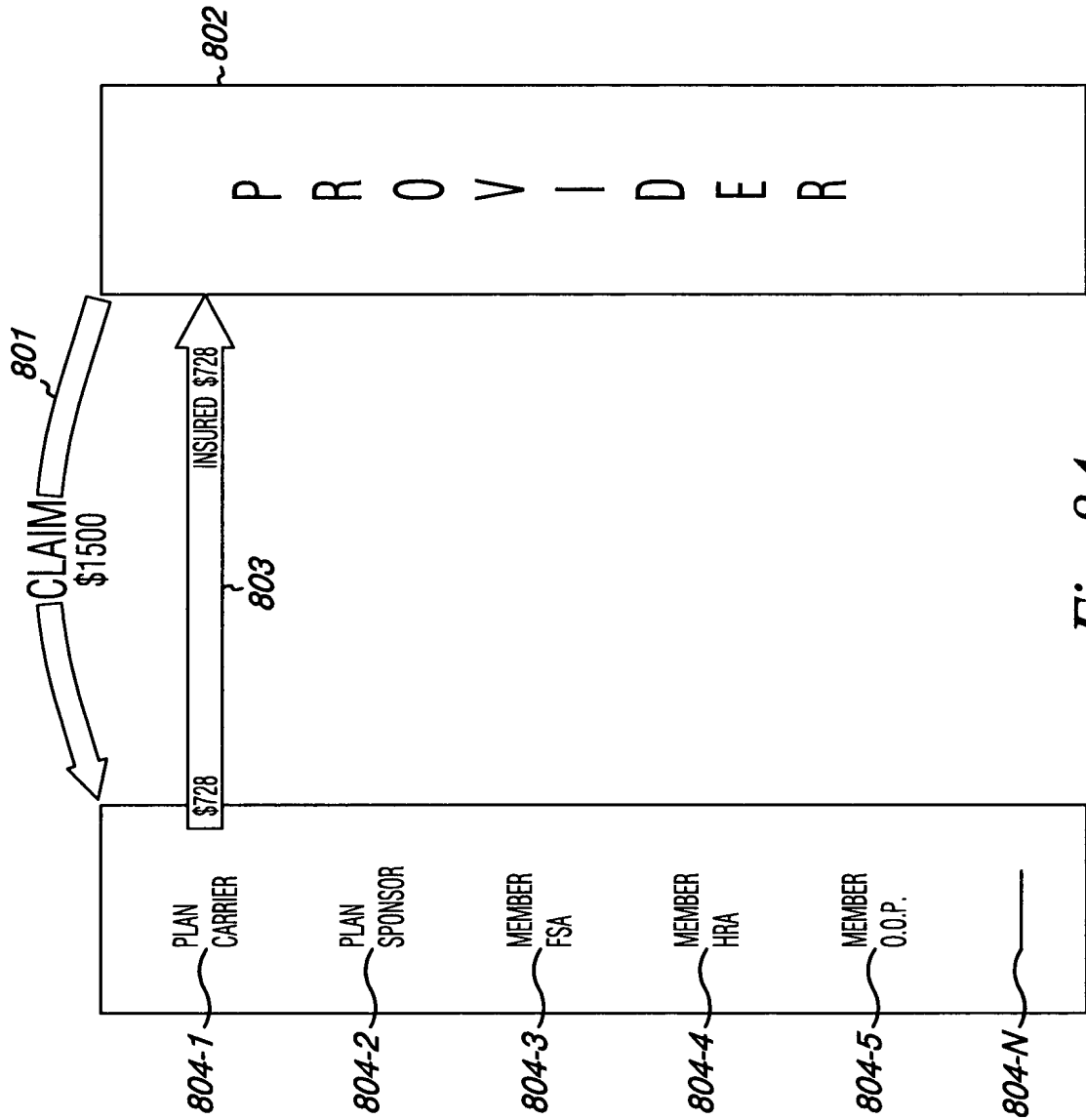


Fig. 8A



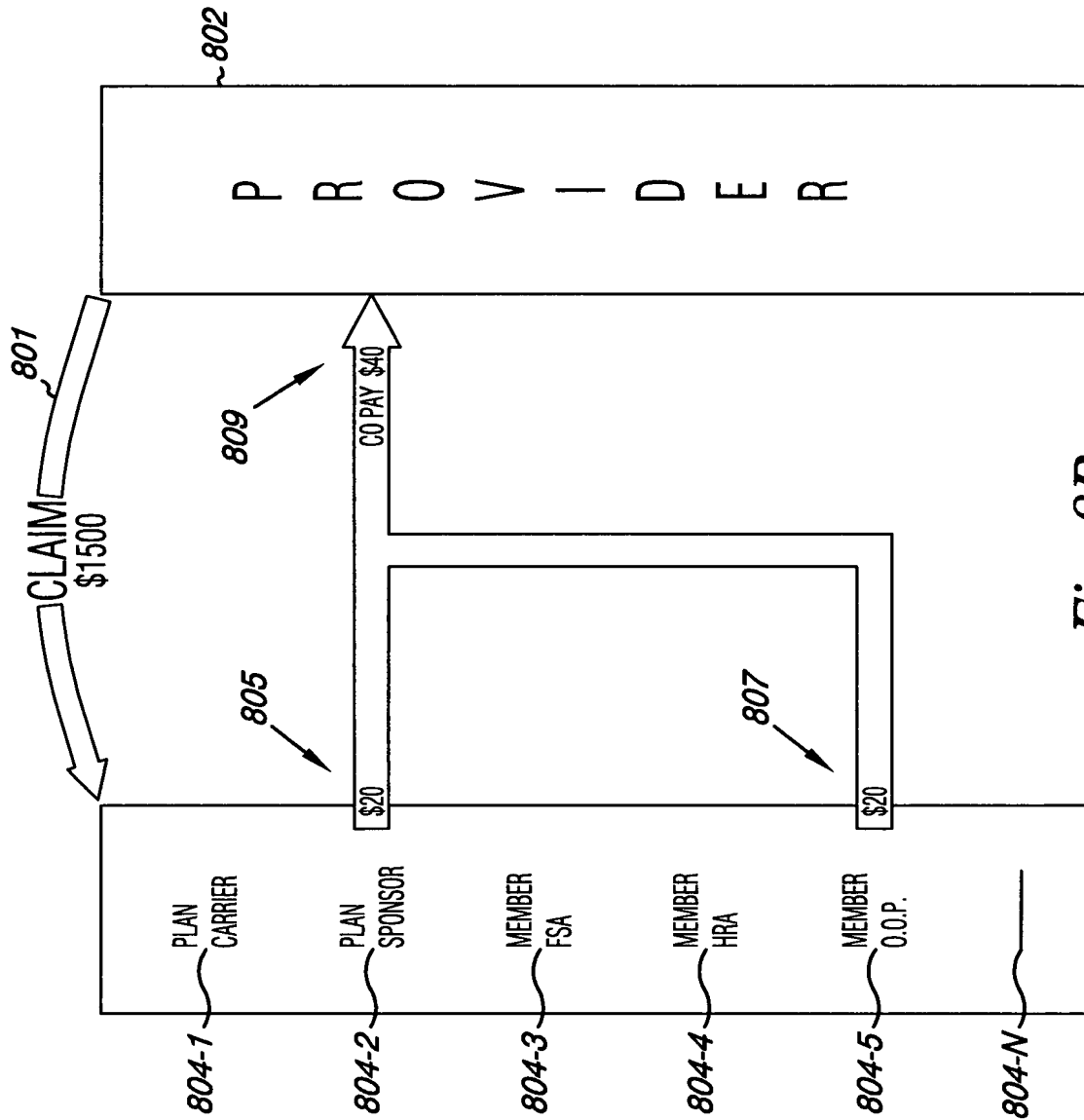


Fig. 8B

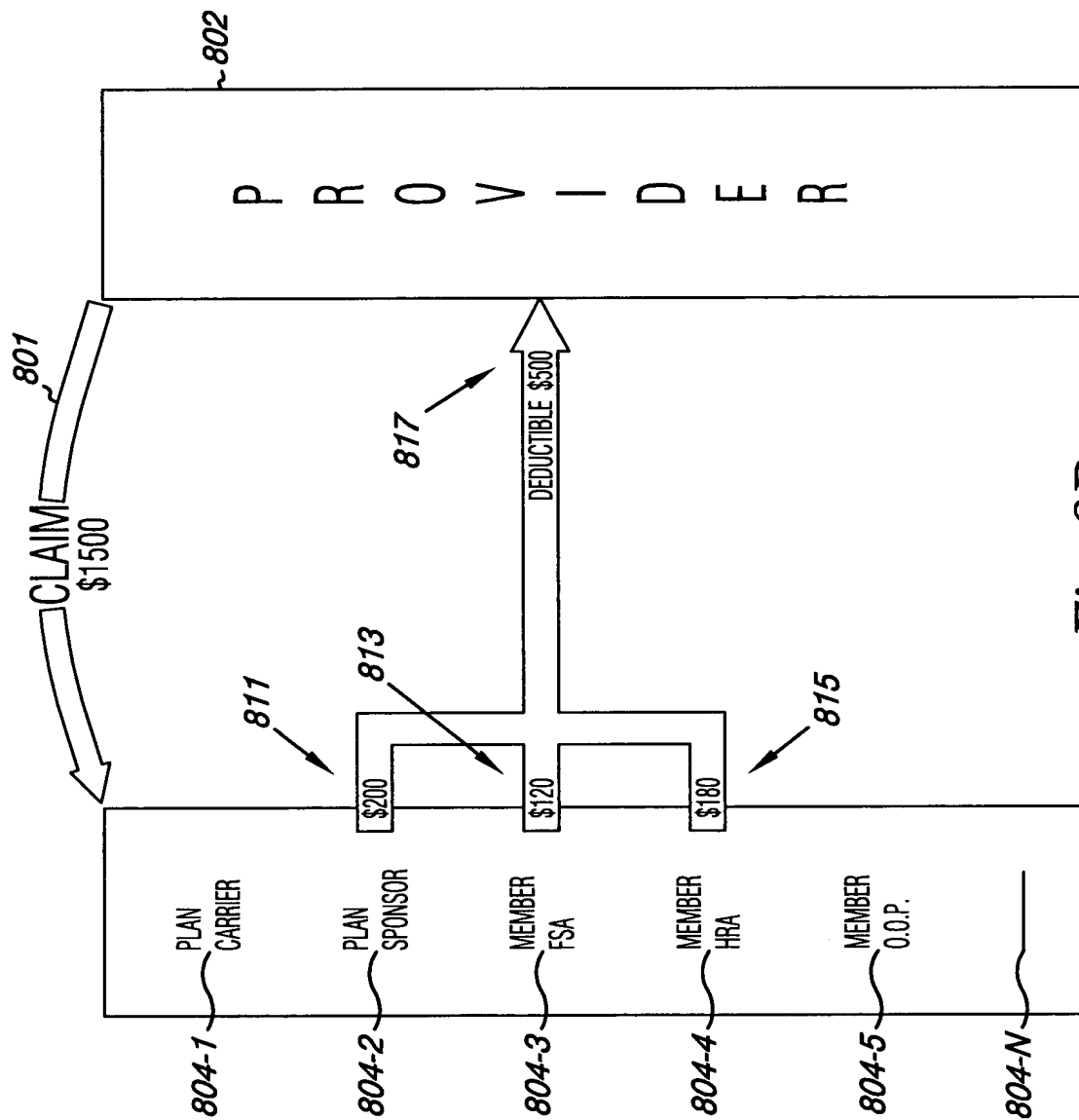


Fig. 8D

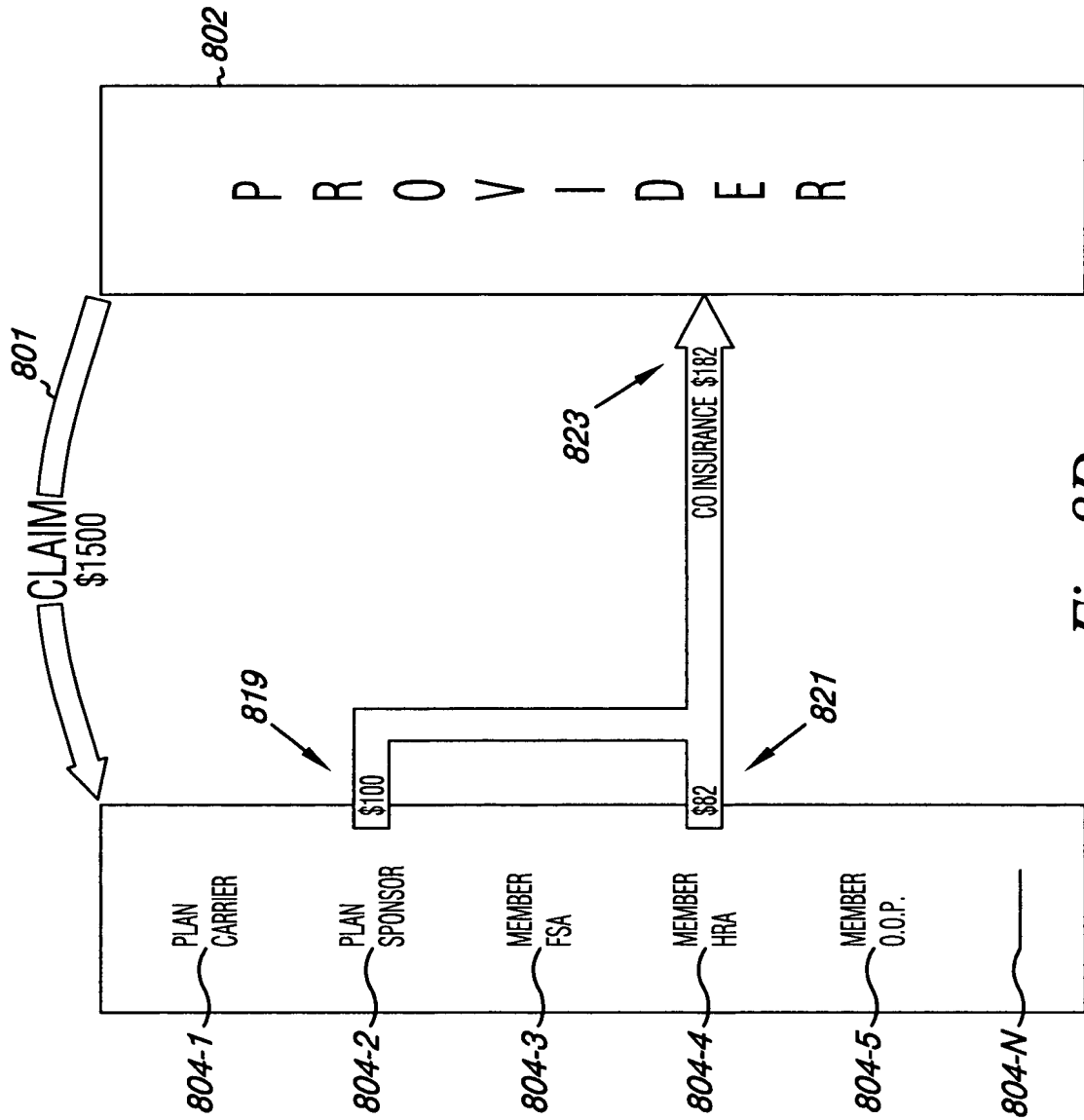


Fig. 8D

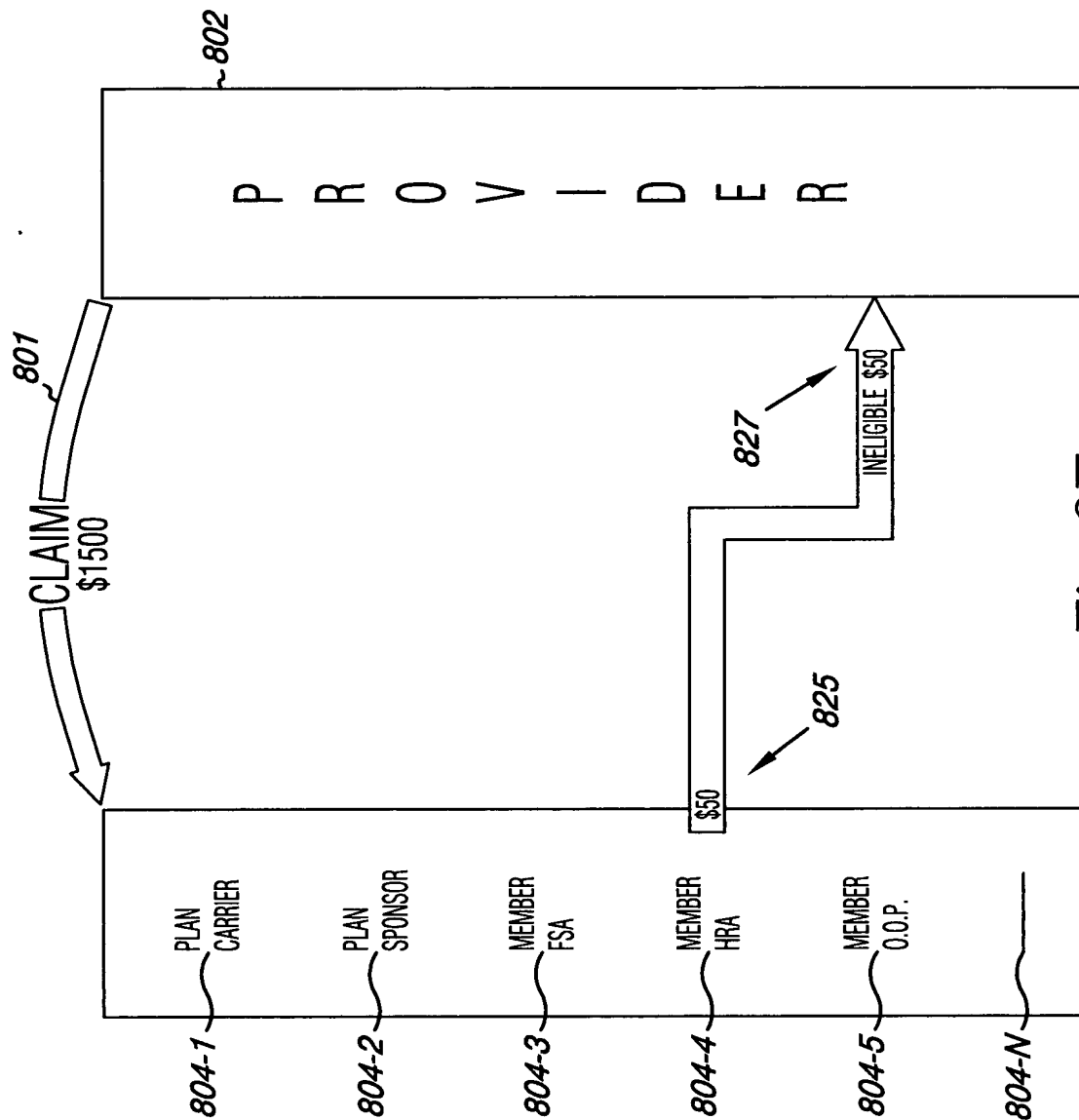


Fig. 8E